

In re:
Aliya Ishan Mitchell
Debtor

Case No. 24-11411-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 13, 2024

User: admin
Form ID: 3091

Page 1 of 5
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2024:

Recip ID	Recipient Name and Address
db	Aliya Ishan Mitchell, 1730 Mohican St, Philadelphia, PA 19138-1116
14879576	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107
14880109	+ U.S. Department of Housing and Urban Development, 2000 N Classen Blvd Suite 3200, Oklahoma City, OK 73106-6034

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 14 2024 00:39:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 14 2024 00:39:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 14 2024 00:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 14 2024 00:39:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14877887	Email/Text: bncnotifications@phea.org	Jun 14 2024 00:39:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14877886	Email/Text: bncnotifications@phea.org	Jun 14 2024 00:39:00	Aes/m&taselt, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14877888	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 14 2024 00:44:01	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14889050	+ EDI: AISACG.COM	Jun 14 2024 04:17:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14877889	Email/Text: bncnotifications@phea.org	Jun 14 2024 00:39:00	American Education Services/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14894032	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 00:44:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14877890	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 01:00:44	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14877891	+ EDI: BANKAMER	Jun 14 2024 04:17:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14877892	EDI: TSYS2	Jun 14 2024 04:17:00	Barclays, Attn: Bankruptcy, PO Box 8801,

District/off: 0313-2

User: admin

Page 2 of 5

Date Rcvd: Jun 13, 2024

Form ID: 309I

Total Noticed: 67

			Wilmington, DE 19899-8801
14877893	EDI: TSYS2	Jun 14 2024 04:17:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14877897	Email/Text: BKelectronicnotices@cenlar.com	Jun 14 2024 00:39:00	Cenlar, Attn: Centralized Bankruptcy 425 Phillip, Ewing, NH 08618
14877903	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 14 2024 00:39:00	Citizens Bank N.A., 1 Citizens Bank Way, JCA115, Johnston, RI 02919-1922
14895517	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 14 2024 00:39:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
14877894	EDI: CAPITALONE.COM	Jun 14 2024 04:17:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14892796	+ EDI: AIS.COM	Jun 14 2024 04:17:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14877895	+ EDI: CAPITALONE.COM	Jun 14 2024 04:17:00	Capital One/Neiman Marcus/Bergdorf Goodman, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14877896	+ EDI: CAPITALONE.COM	Jun 14 2024 04:17:00	Capital One/SaksFirst, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14877900	+ EDI: CITICORP	Jun 14 2024 04:17:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14877901	EDI: CITICORP	Jun 14 2024 04:17:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14882489	EDI: CITICORP	Jun 14 2024 04:17:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14882613	+ EDI: CITICORP	Jun 14 2024 04:17:00	Citibank, N.A., 6716 Grade Ln Bldg 9 Ste 910-PY DEPT, Louisville KY 40213-3410
14877902	EDI: CITICORP	Jun 14 2024 04:17:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14877905	+ EDI: WFNNB.COM	Jun 14 2024 04:17:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14877906	+ EDI: WFNNB.COM	Jun 14 2024 04:17:00	Comenity Capital/idlimg, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14877904	EDI: WFNNB.COM	Jun 14 2024 04:17:00	Comenity bank/J Crew, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
14877907	^ MEBN	Jun 14 2024 00:18:35	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14877908	EDI: CITICORP	Jun 14 2024 04:17:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14877911	EDI: CITICORP	Jun 14 2024 04:17:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14877909	+ EDI: AMINFOFP.COM	Jun 14 2024 04:17:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14877910	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jun 14 2024 00:40:00	Hyundai Capital Americ, Po Box 20835, Fountain Valley, CA 92728-0835
14877899	EDI: JPMORGANCHASE	Jun 14 2024 04:17:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
14877898	EDI: JPMORGANCHASE	Jun 14 2024 04:17:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14894369	EDI: JPMORGANCHASE		

District/off: 0313-2

User: admin

Page 3 of 5

Date Rcvd: Jun 13, 2024

Form ID: 309I

Total Noticed: 67

		Jun 14 2024 04:17:00	JPMorgan Chase Bank, N.A., PO BOX 15368, Wilmington, DE 19850
14894229	+ Email/Text: RASEBN@raslg.com	Jun 14 2024 00:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14890625	Email/PDF: resurgentbknofications@resurgent.com	Jun 14 2024 00:44:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14877912	+ EDI: MERCEDES	Jun 14 2024 04:17:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, P.O. Box 685, Roanoke, TX 76262-0685
14895437	+ EDI: AISMIDFIRST	Jun 14 2024 04:17:00	MidFirst Bank, 999 NW Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051
14877913	+ EDI: AISMIDFIRST	Jun 14 2024 04:17:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
14890449	+ EDI: NFCU.COM	Jun 14 2024 04:17:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
14877914	+ EDI: NFCU.COM	Jun 14 2024 04:17:00	Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrified, VA 22119-3000
14877915	+ Email/Text: electronicbkydocs@nelnet.net	Jun 14 2024 00:39:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14877916	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 14 2024 00:39:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
14877917	Email/Text: bnc@nordstrom.com	Jun 14 2024 00:39:25	Nordstrom Signature Visa, Attn: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14877918	Email/Text: bkrgeneric@penfed.org	Jun 14 2024 00:39:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313-2032
14877919	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2024 00:39:00	PNC Financial, Attn: Bankruptcy 300 Fifth Avenue, Pittsburgh, PA 15222
14879540	EDI: PENNDEPTREV	Jun 14 2024 04:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14879540	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 00:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14877920	EDI: SYNC	Jun 14 2024 04:17:00	Syncb/Walmart Dc, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14877921	+ EDI: SYNC	Jun 14 2024 04:17:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14877922	+ EDI: SYNC	Jun 14 2024 04:17:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14877923	+ EDI: SYNC	Jun 14 2024 04:17:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14877924	EDI: SYNC	Jun 14 2024 04:17:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14877925	+ EDI: SYNC	Jun 14 2024 04:17:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14877926	EDI: SYNC	Jun 14 2024 04:17:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14877927	+ EDI: SYNC	Jun 14 2024 04:17:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0313-2

User: admin

Page 4 of 5

Date Rcvd: Jun 13, 2024

Form ID: 309I

Total Noticed: 67

14877928	EDI: SYNC	Jun 14 2024 04:17:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14877929	EDI: SYNC	Jun 14 2024 04:17:00	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14877930	EDI: SYNC	Jun 14 2024 04:17:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14877931	+ EDI: WTRRNBANK.COM	Jun 14 2024 04:17:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14877932	+ Email/Text: bankruptcydepartment@tsico.com	Jun 14 2024 00:40:00	Transworld Sys Inc/51, Attn: Bankruptcy, PO Box 15630, Wilmington, DE 19850-5630
14877933	EDI: CAPITALONE.COM	Jun 14 2024 04:17:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 65

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14894033	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14894828	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14894831	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14890450	*+	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor MIDFIRST BANK amps@manleydeas.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Aliya Ishan Mitchell help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

District/off: 0313-2

User: admin

Page 5 of 5

Date Rcvd: Jun 13, 2024

Form ID: 309I

Total Noticed: 67

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	<u>Aliya Ishan Mitchell</u>		Social Security number or ITIN: xxx-xx-2131
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 4/26/24
Case number:	24-11411-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Aliya Ishan Mitchell	
2. All other names used in the last 8 years		
3. Address	1730 Mohican St Philadelphia, PA 19138-1116	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/13/24

For more information, see page 2

Debtor **Aliya Ishan Mitchell**

Case number **24-11411-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 9, 2024 at 9:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info, go to https://www.justice.gov/ust/moc														
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 10/8/24</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 7/5/24</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 10/23/24</td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/8/24	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/5/24	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/23/24	Deadline to object to exemptions:	Filing deadline:	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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You must file:																
<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 																
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Deadline for governmental units to file a proof of claim:	Filing deadline: 10/23/24															
Deadline to object to exemptions:	Filing deadline:															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1100.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/20/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107															
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.															